Case 16-16417 Doc 1 Filed 05/16/16 Entered 05/16/16 11:10:04 Desc Main Document Page 1 of 63 United States Bankruptcy Court Northern District of Illinois, Eastern Division

IN RE:		Case No
Martin, Latisha Monique		Chapter 7
	Debtor(s)	•
	VERIFICATION OF CRE	CDITOR MATRIX
		Number of Creditors37
	·	s is true and correct to the best of my (our) knowledge.
Date: May 16, 2016	/s/ Latisha Monique Martin Debtor	
	Joint Debtor	

AAA Checkmate LLC Gary A. Smiley 4741 N. Western Ave. Chicago, IL 60625

Aarons Furniture 1800 S Cicero Ave Cicero, IL 60804-2543

ABT 1200 Milwaukee Ave Glenview, IL 60025-2416

ADVANCE AMERICA 446 N Mannheim Rd Hillside, IL 60162-1831

Americredit/Gm Financial PO Box 183583 Arlington, TX 76096-3583

ARCHERFIELD FUNDING 3601 PGA BLVD Palm Beach Gardens, FL 33410

Bickerdike Redelop KAHN SANFORD LTD 180 N La Salle St # 2025 Chicago, IL 60601-2611 Bickerdike Redevelopment Corp KAHN SANFORD LTD 180 N LASALLE#2025 Chicago, IL 60601

Brother Loan & Finance Company 160 N Wacker Dr Ste 350 Chicago, IL 60606-1567

Chase Bank 2603 N Halsted St Chicago, IL 60614-2301

CHECK AND GO 800 N Kedzie Ave # 225 Chicago, IL 60651-4105

Cnac/mi105 3227 S Westnedge Ave Kalamazoo, MI 49008-2902

Credit One Bank NA PO Box 98872 Las Vegas, NV 89193-8872

Credit One Bank NA PO Box 98873 Las Vegas, NV 89193-8873 Debt Stoppers 20 S Clark St Chicago, IL 60603-1802

DIRECT TV PO Box 6550 Greenwood Village, CO 80155-6550

Erie Insurance Co~Tyler; Amy THE CHAET KAPLAN FIRM 30 N LASALLE # 1520 Chicago, IL 60602

First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104-4824

First Premier Bank 601 S Minniapolis Ave Sioux Falls, SD 57104

Gary A. Smiley 4741 N Western Ave Chicago, IL 60625-2012

GENESIS FINANCIAL/USA WEB CASH 505 S La Salle St # 350 Chicago, IL 60605-1045

Gm Financial PO Box 181145 Arlington, TX 76096-1145

LOAN EXPRESS \$
28 E Jackson Blvd # 1324
Chicago, IL 60604-2218

Nationwide Credit & Collection, Inc. 815 Commerce Dr Ste 270 Oak Brook, IL 60523-8852

Peoples Gas Light and Coke Company PO Box 19100 Green Bay, WI 54307-9100

PLS \$ 801 N Pulaski Rd Chicago, IL 60651-3609

PNC Bank 2600 N Halsted St Chicago, IL 60614-2302

Seventh Ave 1112 7th Ave Monroe, WI 53566-1364 SIR FINANCE 424 W 31st St Chicago, IL 60616-3116

Sir Finance Corporation 6140 N Lincoln Ave Chicago, IL 60659-2317

Source Receivables Mng 4615 Dundas Dr Ste 102 Greensboro, NC 27407-1761

Swiss Colony 1112 7th Ave Monroe, WI 53566-1364

TCF Bank 1220 S Ashland Ave Chicago, IL 60608-1402

Tyler Amy
THE CHAET KAPLAN FIRM
30 N LASALLE # 1520
Chicago, IL 60602

University of Illinois 7705 Solution Ctr Chicago, IL 60677-7007

University of Illinois at Chicago 7720 Solution Ctr Chicago, IL 60677-7007

Vital Recovery Services, LLC PO Box 923747 Peachtree Corners, GA 30010-3747

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Fill in this informa	ation to identify your c	ase:		
Debtor 1	Latisha Monique	Martin		
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ban	kruptcy Court for the:	NORTHERN DIST	RICT OF ILLINOIS, EASTERN DIVISION	
Case number				
(if known)				Check if this is an amended filing
Official For		for looks	iduala Filipa Undan Chant	-
Statemen	t of intentio	n tor indiv	riduals Filing Under Chapto	er / 12/15
	idual filing under chap claims secured by you	-	out this form if:	
You must file this	er is earlier, unless the	thin 30 days after ye	t expired. ou file your bankruptcy petition or by the date set f time for cause. You must also send copies to the c	
	ple are filing together the form.	in a joint case, both	are equally responsible for supplying correct info	rmation. Both debtors must sign
	nd accurate as possible ur name and case num		eeded, attach a separate sheet to this form. On the	top of any additional pages,
Part 1: List You	ur Creditors Who Have	Secured Claims		
			Creditors Who Have Claims Secured by Property (Official Form 106D) fill in the
information belo	ow.		Creditors who have Claims Secured by Property (
Identify the cred	ditor and the property th	at is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's Cn	nac/mi105		Surrender the property.	□ No
name:			☐ Retain the property and redeem it. ☐ Retain the property and enter into a <i>Reaffirmation</i>	■ Yes
Description of	2004 Jeep Cheroke	ee Limited,	Agreement.	
property securing debt:	156,000 miles		☐ Retain the property and [explain]:	
· ·				_
	ur Unexpired Personal		Schedule G: Executory Contracts and Unexpired	Leases (Official Form 106G) fill in
the information be	low. Do not list real es	tate leases. Unexpi	red leases are leases that are still in effect; the leas stee does not assume it. 11 U.S.C. § 365(p)(2).	
Describe your un	expired personal prop	erty leases		Will the lease be assumed?
Lessor's name:				□ No
Description of lease	ed			□ NO
Property:				☐ Yes
Lessor's name:				□ No
Description of lease Property:	ed			☐ Yes
Lessor's name:				□ No

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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Deb	otor 1	Martin, Latisha Monique	Case number (if known)	
Des	cription	n of leased		
	perty:		☐ Yes	
	sor's na	ame: n of leased	□ No	
	perty:	. 5. 104554	☐ Yes	
	sor's na	ame: of leased	□ No	
	perty:	To leased	☐ Yes	
	sor's na	ame: o of leased	□ No	
	perty:	i oi leaseu	☐ Yes	
	sor's na		□ No	
	perty:	n of leased	☐ Yes	
Par	t 3:	Sign Below		
		alty of perjury, I declare that I have indicate at is subject to an unexpired lease.	d my intention about any property of my estate that secures a debt and any p	ersonal
Χ	/s/ La	atisha Monique Martin	X	
		sha Monique Martin	Signature of Debtor 2	
	Signa	ture of Debtor 1		
	Date	May 16, 2016	Date	

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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint* case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	t 1: Identify Yourself			
		About Debtor 1:	About Debtor 2 (Spouse Only in a	Joint Case):
1.	Your full name			
	Write the name that is on your government-issued	Latisha First name	First name	
	picture identification (for example, your driver's license or passport).	Monique	At the second	
	Bring your picture	Middle name Martin	Middle name	
	identification to your meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)	
2.	All other names you have used in the last 8 years			
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-3877		

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Debtor 1 Martin, Latisha Monique

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs. Business name(s) EINs	☐ I have not used any business name or EINs. Business name(s) EINs		
5.	Where you live	2833 W Wilcox St FI 2 Chicago, IL 60612-3649	If Debtor 2 lives at a different address:		
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
		Cook			
		County	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)		

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Case number (if known)

Debtor 1 Martin, Latisha Monique

Part 2: Tell the Court About Your Bankruptcy Case Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 7. The chapter of the Bankruptcy Code you are 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ☐ No. bankruptcy within the last Yes. 8 years? Northern District of 8/02/01 12-46356 When District Illinois Case number When District Case number When Case number District 10. Are any bankruptcy cases ■ No pending or being filed by a spouse who is not filing ☐ Yes. this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you When Case number, if known District Debtor Relationship to you When District Case number, if known 11. Do you rent your Go to line 12. ■ No. residence? Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? Yes. No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

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Document Debtor 1 Martin, Latisha Monique

ar	Report About Any Bus	sinesses \	You Own a	as a Sole Proprietor	
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.	
		☐ Yes.	Name	and location of business	
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership,		Name of business, if any		
	or LLC. If you have more than one		Numb	er, Street, City, State & ZIP Code	
	sole proprietorship, use a separate sheet and attach it				
	to this petition.		Check	k the appropriate box to describe your business:	
				Health Care Business (as defined in 11 U.S.C. § 101(27A))	
				Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))	
				Stockbroker (as defined in 11 U.S.C. § 101(53A))	
				Commodity Broker (as defined in 11 U.S.C. § 101(6))	
				None of the above	
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines operation	e filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate is. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of ins, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 116(1)(B).		
		■ No.	I am n	not filing under Chapter 11.	
	For a definition of small business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am fi Code.	iling under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy	
		☐ Yes.	I am fi	iling under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.	
ar	t 4: Report if You Own or	Have Any	Hazardou	us Property or Any Property That Needs Immediate Attention	
14.	Do you own or have any	■ No.			
	property that poses or is alleged to pose a threat of imminent and identifiable		What is t	the hazard?	
hazard to public health or safety? Or do you own any property that needs immediate attention?				liate attention is why is it needed?	
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	the property?	
				Number, Street, City, State & Zip Code	

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Debtor 1 Martin, Latisha Monique

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about

credit counseling because of:

П Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Par	6: Answer These Questi	ons for Rep	orting Purposes				
16.	What kind of debts do you have?		Are your debts primarily consurndividual primarily for a personal, f	mer debts? Consumer debts are defined is amily, or household purpose."	in 11 U.S.C.§ 101(8) as "incurred by an		
		I	☐ No. Go to line 16b.				
		1	Yes. Go to line 17.				
			Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.				
		I	☐ No. Go to line 16c.				
		I	☐ Yes. Go to line 17.				
		16c. S	State the type of debts you owe that	at are not consumer debts or business debt	s		
17.	Are you filing under Chapter 7?	□ No. I	am not filing under Chapter 7. Go	o to line 18.			
	Do you estimate that after any exempt property is excluded and		am filing under Chapter 7. Do you paid that funds will be available to d	a estimate that after any exempt property is distribute to unsecured creditors?	excluded and administrative expenses are		
	administrative expenses	ı	No				
	are paid that funds will be available for distribution to unsecured creditors?	ſ	☐Yes				
18.	How many Creditors do	1 -49		□ 1,000-5,000	2 5,001-50,000		
	you estimate that you owe?	□ 50-99		<u></u> 5001-10,000	<u></u> 50,001-100,000		
		☐ 100-199 ☐ 200-999		☐ 10,001-25,000	☐ More than100,000		
			,				
19.	How much do you estimate your assets to	\$0 - \$50		□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion		
	be worth?	□ \$50,001 - \$100,000 □ \$100,001 - \$500,000		□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million	☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion		
		□ \$500,001 - \$500,000 □ \$500,001 - \$1 million		□ \$100,000,001 - \$500 million	☐ More than \$50 billion		
20.	How much do you	□ \$0 - \$50),000	☐ \$1,000,001 - \$10 million	☐ \$500,000,001 - \$1 billion		
	estimate your liabilities to be?	\$50,00	1 - \$100,000	☐ \$10,000,001 - \$50 million	\$1,000,000,001 - \$10 billion		
		□ \$100,001 - \$500,000 □ \$500,001 - \$1 million		☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million	☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion		
Par	:7: Sign Below						
For	you	I have exan	nined this petition, and I declare ur	nder penalty of perjury that the information p	provided is true and correct.		
				n aware that I may proceed, if eligible, und under each chapter, and I choose to proce	der Chapter 7, 11,12, or 13 of title 11, United ed under Chapter 7.		
			ey represents me and I did not pay ed and read the notice required by	or agree to pay someone who is not an attern of 11 U.S.C. § 342(b).	orney to help me fill out this document, I		
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.					
		case can re	esult in fines up to \$250,000, or im	ealing property, or obtaining money or proper prisonment for up to 20 years, or both. 18 l	erty by fraud in connection with a bankruptcy U.S.C. §§ 152, 1341, 1519, and 3571.		
			na Monique Martin Monique Martin	Signature of Debtor 2			
		Signature		-			
		Executed of	n May 16, 2016	Executed on			
			MM / DD / YYYY	MM / D	DD / YYYY		

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Debtor 1 Martin, Latisha Monique

Bar number & State

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Tracey N. Duval	Date	May 16, 2016
Signature of Attorney for Debtor		MM / DD / YYYY
Tracey N. Duval		
Printed name		
Law Office of Tracey N. Duval		
Firm name		
200 S. Wacker Drive Suite 3100		
Chicago, IL 60606		
Number, Street, City, State & ZIP Code		
Contact phone (312) 242-3378	Email address	traceyduval@newellduval.com
6273851		

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Fill in this information to	identify your ca	ase and this filing:			
	sha Monique I				
First Na	ame	Middle Name	Last Name		
Debtor 2 (Spouse, if filing) First Na	ame	Middle Name	Last Name		
United States Bankruptcy	Court for the:	NORTHERN DISTRICT OF ILLIN	NOIS, EASTERN DIVISIO	N .	
Case number					☐ Check if this is an
			-		amended filing
Official Form 10	16Δ/B				
Schedule A/I		ertv			12/15
think it fits best. Be as comp information. If more space is Answer every question.	olete and accurate needed, attach a	items. List an asset only once. If an as possible. If two married people separate sheet to this form. On the	are filing together, both are top of any additional pages	equally responsible for su	pplying correct
_	egai or equitable i	nterest in any residence, building,	ianu, or similar property?		
No. Go to Part 2.	. 0				
☐ Yes. Where is the prope	erty?				
Part 2: Describe Your Vehi	icles				
3. Cars, vans, trucks, trac □ No ■ Yes	ctors, sport utili	ty venicles, indicity des			
3.1 Make:		Who has an interest in the	e nronerty? Check one		laims or exemptions. Put
Model:		Debtor 1 only	broperty i oneck one	the amount of any secur	
Year:				Creditors Who Have Cla	ed claims on Schedule D: ims Secured by Property.
		Debtor 2 only		Creditors Who Have Cla Current value of the	ed claims on Schedule D:
Approximate mileage:		Debtor 2 only Debtor 1 and Debtor 2 on	•		ed claims on Schedule D: ims Secured by Property.
Other information:		Debtor 2 only	•	Current value of the	ed claims on Schedule D: ims Secured by Property. Current value of the
11	okee Limited,	Debtor 2 only Debtor 1 and Debtor 2 on	ors and another	Current value of the	ed claims on Schedule D: ims Secured by Property. Current value of the
Other information: 2004 Jeep Cherce 156,000 miles Kelly Blue Book Condition 4. Watercraft, aircraft, mode Examples: Boats, trailers No Yes South Provided Head of the condition of the condit	okee Limited, Value: Fair otor homes, ATV motors, persons of the portion you	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtor Check if this is communicated in the c	es, other vehicles, and a vmobiles, motorcycle acces	\$3,231.00 ccessories sories	ed claims on Schedule D: ims Secured by Property. Current value of the portion you own?

portion you own?
Do not deduct secured claims or exemptions.

D	ebtor 1	Martin, Latis	sha Monique	Document	Page 18 of 63	t0/10 11.10.04 } Case number <i>(if knowr</i>	
6.		old goods and fu es: Major appliand	urnishings ces, furniture, linens, chir	na, kitchenware			
	Yes.	Describe	acta chair leve o	ant 2 hada draga	or kitahanattaa		\$2,150.00
			sofa, chair, love s	eat, 3 beds, dress	er, kitchenettes		Ψ2,130.00
7.	■ No	es: Televisions an	nd radios; audio, video, st I phones, cameras, medi		nent; computers, printers	s, scanners; music coll	ections; electronic devices
8.	Example No	collections, m	figurines; paintings, print nemorabilia, collectibles	s, or other artwork; boo	ks, pictures, or other art	objects; stamp, coin, o	or baseball card collections; other
	☐ Yes.	Describe					
9.	Example No	ent for sports ar es: Sports, photog instruments Describe		ner hobby equipment; b	icycles, pool tables, golf	clubs, skis; canoes an	d kayaks; carpentry tools; musical
10.	■ No		s, shotguns, ammunition	, and related equipme	nt		
11.	□ No Î		ordinary and nece				\$2,350.00
_							
12.	■ No		welry, costume jewelry, er	ngagement rings, wedd	ing rings, heirloom jeweli	ry, watches, gems, gol	d, silver
13.	Examp ■ No	rm animals oles: Dogs, cats, b Describe	birds, horses				
14.	■ No	her personal and	d household items you ormation	did not already list, i	ncluding any health ai	ds you did not list	
15			of all of your entries fron			ou have attached for	\$4,500.00
Pa	art 4: Des	scribe Your Finan	icial Assets				
De	you ow	n or have any le	egal or equitable intere	st in any of the follow	ving?		Current value of the portion you own? Do not deduct secured claims or exemptions.
16.	Cash Examp	oles: Money you h	nave in your wallet, in you	r home, in a safe depos	it box, and on hand whe	n you file your petition	

■ No

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Case number (if known) Document Debtor 1 Martin, Latisha Monique ☐ Yes..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ■ No Institution name: ☐ Yes..... 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ■ No ☐ Yes. Give specific information about them 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans □ No Yes. List each account separately. Type of account: Institution name: 401(k) or Similar Plan \$2,000.00 401(k) 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☐ Yes. Give specific information about them...

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Case number (if known) Document Debtor 1 Martin, Latisha Monique Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ■ No ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ☐ Yes. Name the insurance company of each policy and list its value. Surrender or refund Company name: Beneficiary: value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ■ No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for \$2,000.00 Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38.

Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.

If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

No. Go to Part 7.

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Case number (if known) Document Debtor 1 Martin, Latisha Monique ☐ Yes. Go to line 47. Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership $\hfill \square$ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 List the Totals of Each Part of this Form Part 8: Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 56. \$3,231.00 57. Part 3: Total personal and household items, line 15 \$4,500.00 Part 4: Total financial assets, line 36 58. \$2,000.00 Part 5: Total business-related property, line 45 59. \$0.00 Part 6: Total farm- and fishing-related property, line 52 60. \$0.00 Part 7: Total other property not listed, line 54 61. \$0.00 Total personal property. Add lines 56 through 61... \$9,731.00 Copy personal property total \$9,731.00 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$9,731.00

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Official Form 106A/B Schedule A/B: Property page 5

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Doc 1

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Fill in this inform	nation to identify your	case:		
Debtor 1	Latisha Monique	Martin		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bar	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS, EASTERN DIVIS	SION
Case number				

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Charifia laws that allow examption

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	Part 1:	Identify the Property You Claim as Exempt
--	---------	---

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Current value of the Amount of the exemption you claim

Schedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
2004 Jeep Cherokee Limited, 156,000 miles	\$3,231.00		\$2,400.00	735 ILCS 5/12-1001(c)
Kelly Blue Book Value: Fair Condition Line from Schedule A/B 3.1			100% of fair market value, up to any applicable statutory limit	
sofa, chair, love seat, 3 beds, dresser, kitchenettes	\$2,150.00		\$2,150.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B 6.1			100% of fair market value, up to any applicable statutory limit	
ordinary and necessary clothes for 6 people	\$2,350.00		\$2,350.00	735 ILCS 5/12-1001(a)
Line from Schedule A/B. 11.1			100% of fair market value, up to any applicable statutory limit	
401(k) Line from Schedule A/B: 21.1	\$2,000.00		\$2,000.00	735 ILCS 5/12-1006
Zino nom oomodulo / VB Ziii			100% of fair market value, up to any applicable statutory limit	

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(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on	or after the date of adjustment.)
■ No	
☐ Yes. Did you acquire the property covered by the exemption within 1,215 da	ays before you filed this case?
□ No	
☐ Yes	

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Fill in this information to identify you				
Debtor 1 Latisha Moniqu	e Martin			
First Name	Middle Name Last Name		}	
Debtor 2 (Spouse if, filing) First Name	Middle Name Last Name			
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS, EAST	ERN DIVISION		
Case number				
(if known)			_	if this is an
			amend	led filing
Official Form 106D				
Schedule D: Creditors	Who Have Claims Secured	by Property	/	12/15
	f two married people are filing together, both are equ t, number the entries, and attach it to this form. On th			
	is form to the court with your other schedules. You	have nothing else to ren	ort on this form	
Yes. Fill in all of the information b	•	nave nothing clac to rep	ort on this form.	
Part 1: List All Secured Claims	GOW.			
	nore than one secured claim, list the creditor separately	Column A	Column B	Column C
	a particular claim, list the other creditors in Part 2. As	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.1 Cnac/mi105	Describe the property that secures the claim:	\$5,557.00	\$3,231.00	\$2,326.00
Creditor's Name 3227 S Westnedge Ave	2004 Jeep Cherokee Limited, 156,000 miles Kelly Blue Book Value: Fair Condition			
Kalamazoo, MI	As of the date you file, the claim is: Check all that apply.			
49008-2902	Contingent			
Number, Street, City, State & Zip Code	☐ Unliquidated			
	☐ Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
Who owes the debt? Check one. Debtor 1 only	■ An agreement you made (such as mortgage or sec	ured		
Debtor 1 only		ured		
_	☐ An agreement you made (such as mortgage or sec	ured		
■ Debtor 1 only □ Debtor 2 only	An agreement you made (such as mortgage or sec car loan)	ured		
■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only	 ☐ An agreement you made (such as mortgage or sec car loan) ☐ Statutory lien (such as tax lien, mechanic's lien) 	ured		
■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim relates to a	 ☐ An agreement you made (such as mortgage or sec car loan) ☐ Statutory lien (such as tax lien, mechanic's lien) ☐ Judgment lien from a lawsuit 	ured		
■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim relates to a community debt	 An agreement you made (such as mortgage or seccar loan) ☐ Statutory lien (such as tax lien, mechanic's lien) ☐ Judgment lien from a lawsuit ☐ Other (including a right to offset) 	ured		

Write that number here:

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

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			Documei	nt Page 2	5 of 63		
Fill in	this inform	nation to identify your	case:				
Debto	r 1	Latisha Monique	Martin				
		First Name	Middle Name	Last Name		- }	
Debtoi (Spouse	r 2 if, filing)	First Name	Middle Name	Last Name		_	
					FEDAL DIVICION		
United	States Bar	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS, EAS	EKN DIVISION	_	
	number _						
(if knowr	า)					-	Check if this is an
							amended filing
Offic	ial Form	n 106E/F					
Sche	edule E	/F: Creditors W	/ho Have Unsecu	red Claims			12/15
ichedu): Cred he Con	le G: Execut itors Who H tinuation Pa mber (if kno	tory Contracts and Unexp ave Claims Secured by Pr age to this page. If you ha	that could result in a claim. ired Leases (Official Form 10 roperty. If more space is need we no information to report in	6G). Do not include a led, copy the Part yo	any creditors with partia ou need, fill it out, numbe	ally secured claims er the entries in the	that are listed in Schedule boxes on the left. Attach
		ors have priority unsecure					
	No. Go to Pa		a damo agamor you.				
	Yes.	art Z.					
Part 2		I of Your NONPRIORIT	Y Unsecured Claims				
3. Do	any credito	rs have nonpriority unsec	cured claims against you?				
	No. You hav	ve nothing to report in this p	art. Submit this form to the cou	rt with your other sche	dules.		
	Yes.			,			
uns	secured clain	n, list the creditor separately	aims in the alphabetical order y for each claim. For each claim ist the other creditors in Part 3.1	listed, identify what ty	ype of claim it is. Do not lis	ist claims already incl	luded in Part 1. If more
							Total claim
4.1	AAA Ch	neckmate LLC	Last 4 digits	of account number	9790		\$6,561.00
	Nonpriority Gary A.	Creditor's Name	When was th	e debt incurred?			
		o, IL 60625					
		treet City State Zlp Code	As of the dat	e you file, the claim i	is: Check all that apply		
	_	rred the debt? Check one.	_				
	Debtor	•	☐ Contingen				
	☐ Debtor	•	Unliquidate	ed			
		1 and Debtor 2 only	☐ Disputed	DDIODITY	d alaim.		
		t one of the debtors and and	_	PRIORITY unsecured	ı Cialifi:		
	debt	if this claim is for a comi m subject to offset?	nunity	s arising out of a sepa	ration agreement or divor	rce that you did not	
	■ No	•		•	g plans, and other similar	r debts	
	☐ Yes		Other. Spe	•			
	00		- Other. Spe				_

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Aarons Furniture	Last 4 digits of account number	\$2,000.00
Nonpriority Creditor's Name	When was the debt incurred?	
1800 S Cicero Ave	When was the dept incurred:	
Cicero, IL 60804-2543	_	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only		
	Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
At least one of the debtors and another	Student loans	
☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify	
ABT	Last 4 digits of account number	\$149.00
Nonpriority Creditor's Name	When was the debt incurred?	
1200 Milwaukee Ave	when was the dept incurred?	
Glenview, IL 60025-2416		
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	Contingent	
Debtor 2 only	Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt s the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
⊒ Yes		
⊒ res	Other. Specify	
ADVANCE AMERICA Nonpriority Creditor's Name	Last 4 digits of account number	\$1,700.00
Tonphorty Oreutor a Marile	When was the debt incurred?	
446 N Mannheim Rd Hillside, IL 60162-1831		
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
Check if this claim is for a community	Student loans	
debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	□ Debts to pension or profit-sharing plans, and other similar debts	
	<u> </u>	
☐ Yes	Other, Specify	

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Debtor 1 Martin, Latisha Monique Case number (if know) \$4,500.00 4.5 ARCHERFIELD FUNDING Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3601 PGA BLVD Palm Beach Gardens, FL 33410 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.6 Bickerdike Redelop Last 4 digits of account number 1177 \$1,249.00 Nonpriority Creditor's Name When was the debt incurred? KAHN SANFORD LTD 180 N La Salle St # 2025 Chicago, IL 60601-2611 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans \square Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.7 **Bickerdike Redevelopment Corp** Last 4 digits of account number \$1,996.00 0764 Nonpriority Creditor's Name When was the debt incurred? KAHN SANFORD LTD 180 N LASALLE#2025 Chicago, IL 60601 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: \square At least one of the debtors and another ☐ Student loans \square Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

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Debtor 1 Martin, Latisha Monique Case number (if know) 4.8 \$7,189.03 Brother Loan & Finance Company Last 4 digits of account number 9844 Nonpriority Creditor's Name When was the debt incurred? 160 N Wacker Dr Ste 350 Chicago, IL 60606-1567 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.9 **Chase Bank** Last 4 digits of account number \$467.41 Nonpriority Creditor's Name When was the debt incurred? 2603 N Halsted St Chicago, IL 60614-2301 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans \square Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.10 **CHECK AND GO** Last 4 digits of account number \$0.00 Nonpriority Creditor's Name When was the debt incurred? 800 N Kedzie Ave # 225 Chicago, IL 60651-4105 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: \square At least one of the debtors and another ☐ Student loans \square Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

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Case number (f know)

Debtor 1 Martin, Latisha Monique 4.11 \$489.00 Credit One Bank NA Last 4 digits of account number 6886 Nonpriority Creditor's Name When was the debt incurred? PO Box 98872 Las Vegas, NV 89193-8872 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.12 **Debt Stoppers** Last 4 digits of account number \$2,770.00 Nonpriority Creditor's Name When was the debt incurred? 20 S Clark St Chicago, IL 60603-1802 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans \square Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.13 **DIRECT TV** Last 4 digits of account number \$563.65 6754 Nonpriority Creditor's Name When was the debt incurred? PO Box 6550 Greenwood Village, CO 80155-6550 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: \square At least one of the debtors and another ☐ Student loans \square Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

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Deblo	Martin, Latisna Monique	Case number (if know)	
4.14	Erie Insurance CoTyler; Amy	Last 4 digits of account number 9113	\$5,485.00
	Nonpriority Creditor's Name THE CHAET KAPLAN FIRM 30 N LASALLE # 1520 Chicago, IL 60602	When was the debt incurred?	
	Number Street City State ZIp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.15	First Premier Bank	Last 4 digits of account number 4884	\$292.00
	Nonpriority Creditor's Name	When was the debt incurred?	
	601 S Minnesota Ave	when was the dept incurred?	
	Sioux Falls, SD 57104-4824		
	Number Street City State ZIp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	_	
	Debtor 1 only	Contingent	
	Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
_	GENESIS FINANCIAL/USA WEB		
4.16	CASH	Last 4 digits of account number	\$3,000.00
	Nonpriority Creditor's Name		
	505 S La Salle St # 350 Chicago, IL 60605-1045	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	lacktriangle Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	□Yes	Other. Specify	

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4.17	Gm Financial	Last 4 digits of account number 4382	\$17,886.00
	Nonpriority Creditor's Name	When was the debt incurred?	
	PO Box 181145		
	Arlington, TX 76096-1145		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only		
		☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim: ☐ Student loans	
	☐ Check if this claim is for a community debt		
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
		— Other, Specify	
4.18	LOAN EXPRESS \$	Last 4 digits of account number	\$600.00
	Nonpriority Creditor's Name		Ψ000.00
		When was the debt incurred?	
	28 E Jackson Blvd # 1324 Chicago, IL 60604-2218		
	Number Street City State ZIp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	\square Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify	
4.19	Peoples Gas Light and Coke Company	Last 4 digits of account number	\$1,325.00
4.10	Nonpriority Creditor's Name		Ψ1,020.00
		When was the debt incurred?	
	PO Box 19100		
	Green Bay, WI 54307-9100 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	no of the date you me, and stand on oncore an that apply	
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	∏ yes	Other Chesify	

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Debtor 1 Martin, Latisha Monique Case number (if know) \$700.00 4.20 PLS \$ Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 801 N Pulaski Rd Chicago, IL 60651-3609 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.21 **PNC Bank** Last 4 digits of account number \$500.00 Nonpriority Creditor's Name When was the debt incurred? 2600 N Halsted St Chicago, IL 60614-2302 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans \square Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.22 SIR FINANCE Last 4 digits of account number \$2,000.00 Nonpriority Creditor's Name When was the debt incurred? 424 W 31st St Chicago, IL 60616-3116 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans \square Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

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1 Martin, Latisha Monique	Case number (if know)	
Sir Finance Corporation Nonpriority Creditor's Name	Last 4 digits of account number 3877	\$1,530.91
Nonpholity Creditor's Name	When was the debt incurred?	
6140 N Lincoln Ave Chicago, IL 60659-2317 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
No	Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify	
Source Receivables Mng Nonpriority Creditor's Name	Last 4 digits of account number 4830	\$1,325.00
	When was the debt incurred?	
4615 Dundas Dr Ste 102 Greensboro, NC 27407-1761		
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify	
Swiss Colony	Last 4 digits of account number 484A	\$263.00
Nonpriority Creditor's Name	When was the debt incurred?	
1112 7th Ave Monroe, WI 53566-1364	When was the dest mounted:	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
Check if this claim is for a community	Student loans	
debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	□ Debts to pension or profit-sharing plans, and other similar debts	
■ NO □ ∨es	= 2000 to period of profit offaring plans, and office offinial doors	
	1 Mary Charles	

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Martin, Latisha Monique	Case number (f know)	
TCF Bank	Last 4 digits of account number	\$900.00
Nonpriority Creditor's Name	When was the debt incurred?	
1220 S Ashland Ave Chicago, IL 60608-1402		
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify	
Tyler Amy	Last 4 digits of account number 9113	\$5,484.00
Nonpriority Creditor's Name	When was the debt incurred?	
THE CHAET KAPLAN FIRM 30 N LASALLE # 1520	when was the dept incurred?	
Chicago, IL 60602		
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt	\square Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify	
University of Illinois	Last 4 digits of account number 0848	\$283.91
Nonpriority Creditor's Name	When was the debt incurred?	
7705 Solution Ctr Chicago, IL 60677-7007	Then was the dest incurred:	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
☐Yes	Other Specify	

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Debtor 1 Martin, Latisha Monique 4.29 \$770.67 University of Illinois at Chicago Last 4 digits of account number 4750 Nonpriority Creditor's Name When was the debt incurred? 7720 Solution Ctr Chicago, IL 60677-7007 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Part 3: List Others to Be Notified About a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Americredit/Gm Financial** ☐ Part 1: Creditors with Priority Unsecured Claims Line 4.17 of (Check one): PO Box 183583 Part 2: Creditors with Nonpriority Unsecured Claims Arlington, TX 76096-3583 Last 4 digits of account number 4382 On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address Credit One Bank NA Line 4.11 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 98873 ■ Part 2: Creditors with Nonpriority Unsecured Claims Las Vegas, NV 89193-8873 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? First Premier Bank Line 4.15 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 601 S Minniapolis Ave ■ Part 2: Creditors with Nonpriority Unsecured Claims Sioux Falls, SD 57104 Last 4 digits of account number 4884 On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address Garv A. Smilev Line 4.8 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 4741 N Western Ave ■ Part 2: Creditors with Nonpriority Unsecured Claims Chicago, IL 60625-2012 Last 4 digits of account number 9844 Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Nationwide Credit & Collection, Inc. Line 4.29 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 815 Commerce Dr Ste 270 ■ Part 2: Creditors with Nonpriority Unsecured Claims Oak Brook, IL 60523-8852 Last 4 digits of account number 4750 Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Seventh Ave Line 4.25 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 1112 7th Ave ■ Part 2: Creditors with Nonpriority Unsecured Claims Monroe, WI 53566-1364 Last 4 digits of account number 484A Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Vital Recovery Services, LLC Line 4.17 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 923747 Part 2: Creditors with Nonpriority Unsecured Claims Peachtree Corners, GA 30010-3747

4382

Last 4 digits of account number

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Debtor 1 Martin, Latisha Monique

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

					Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
					Total Claim
	6f.	Student loans	6f.	\$	Total Claim 0.00
Total claims from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.		
. •	6g. 6h.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	6g. 6h.	\$	0.00
	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ \$	0.00

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		DOGILLE	III Paue 37 01 03	
Fill in this infor	mation to identify your	case:		
Debtor 1	Latisha Monique	Martin		
	First Name	Middle Name	Last Name	⁻)
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	-
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS, EASTERN DIVISION	_
Case number				
(if known)				☐ Check if this is
				amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Name Number Street State ZIP Code		Person or	r company with Name, Numbe	whom you have the r, Street, City, State and ZIP	contract or lease	State what the contract or lease is for
Number Street	2.1					
City State ZIP Code 2.2 Name Number Street City State ZIP Code 2.3 Name Number Street City State ZIP Code 2.4 Name Number Street City State ZIP Code 2.5 Name Number Street		Name				_
Number Street			Street			_
Number Street City State ZIP Code 2.3 Name Number Street City State ZIP Code 2.4 Name Number Street City State ZIP Code 2.5 Name Number Street Street Street Street Street State ZIP Code		City		State	ZIP Code	
Number Street City State ZIP Code 2.3 Name Number Street City State ZIP Code 2.4 Name Number Street City State ZIP Code 2.5 Name Number Street	2.2					
City State ZIP Code 2.3 Name Number Street City State ZIP Code 2.4 Name Number Street City State ZIP Code 2.5 Name Name Number Street Street		Name				
2.3		Number	Street			_
Number Street City State ZIP Code 2.4 Name Number Street City State ZIP Code 2.5 Name Number Street		City		State	ZIP Code	_
Number Street City State ZIP Code 2.4 Name Number Street City State ZIP Code 2.5 Name Number Street	2.3					
City State ZIP Code 2.4 Name Number Street City State ZIP Code 2.5 Name Number Street		Name				_
2.4 Name Number Street City State ZIP Code 2.5 Name Number Street		Number	Street			<u> </u>
Number Street City State ZIP Code 2.5 Name Number Street		City		State	ZIP Code	
Number Street City State ZIP Code 2.5 Name Number Street	2.4					
City State ZIP Code 2.5 Name Number Street		Name				_
Number Street			Street			
Number Street		City		State	ZIP Code	
Number Street	2.5					
		Name				
City State ZIP Code		Number	Street			_
		City		State	ZIP Code	

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		Docume	ent Page 38 d	DT 6.3	
Fill in this ir	nformation to identify your				
Debtor 1	Latisha Monique	Martin			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)) First Name	Middle Name	Last Name		
		NORTHERN DISTRICT		N DIVISION	
Officed State	s Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS, LASTEN	IN DIVISION	
Case numbe	er				☐ Check if this is an
(amended filing
O((, - , - 1	F 400LL				
	Form 106H	•			
Schedu	ıle H: Your Cod	ebtors			12/15
■ No □ Yes	ou have any codebtors? (If)	ou are ming a joint case, of	o nou list either spouse as	s a соценци.	
	n the last 8 years, have you a, Idaho, Louisiana, Nevada,				states and territories include Arizona,
_	Go to line 3. Did your spouse, former spou	se, or legal equivalent live w	rith you at the time?		
line 2 aç 106D), S Column	gain as a codebtor only if th Schedule E/F (Official Form 2.	at person is a guarantor	or cosigner. Make sure	e you have listed the cr se Schedule D, Schedul	with you. List the person shown in reditor on Schedule D (Official Forn le E/F, or Schedule G to fill out
	olumn 1: Your codebtor me, Number, Street, City, State and Z	IP Code		Check all schedule	editor to whom you owe the debt es that apply:
3.1				☐ Schedule D, line	е
	ame			□ Schedule E/F, I	ine
				☐ Schedule G, lin	e
Nu Ci	umber Street ty	State	ZIP Code	_	
				□ Cabadula D lia	
3.2 Na	ame			_ ☐ Schedule D, line ☐ Schedule E/F, I	
				☐ Schedule G, lin	
Nu	umber Street			_	
Cir	tv	State	ZIP Code		

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Fill	in this information to identify your ca	se:				l				
Deb	otor 1 Latisha Mon	ique Martin								
	otor 2				_					
Uni	ted States Bankruptcy Court for the:	NORTHERN DISTRIC	CT OF ILLINOIS, EA	ASTERN						
	se number own)					□ A		ed filing	g postpetition o	chapter 13
O	fficial Form 106I					M	IM / DD/ Y	/YYY		
S	chedule I: Your Inco	me								12/15
spoi	blying correct information. If you a use. If you are separated and your ch a separate sheet to this form. On the control of th	spouse is not filing wit	h you, do not inclu	ıde inform	atior	about y	our spou ber (if kn	ise. If more	e space is ne	eded,
	If you have more than one job,		■ Employed				☐ Empl	oyed		
	attach a separate page with information about additional	Employment status		☐ Not employed				mployed		
	employers.	Occupation	Phlebotomist							
	Include part-time, seasonal, or self-employed work.	Employer's name	Quest Diagno	stics						
	Occupation may include student or homemaker, if it applies.	Employer's address	3 Giralda Farr Madison, NJ (27					
		How long employed th	nere? <u>13 ye</u>	ars			_			
Par	t 2: Give Details About Mont	hly Income								
unle	mate monthly income as of the dat as you are separated. u or your non-filing spouse have more		_							
spac	ee, attach a separate sheet to this form	1.	one the information	ioi ali ciripi	Oyers	o ror triat p	ocison on	tric iirics b	ciow. II you ne	ou more
						For Deb	otor 1		btor 2 or ng spouse	
2.	List monthly gross wages, salary deductions). If not paid monthly, ca	r, and commissions (be lculate what the monthly v	fore all payroll wage would be.	2.	\$	4,	896.67	\$	N/A	
3.	Estimate and list monthly overting	ne pay.		3.	+\$	-	0.00	+\$	N/A	
4.	Calculate gross Income. Add line	2 + line 3.		4.	\$	4,89	6.67	\$	N/A	

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.	Deb	tor 1	Martin, Latisha Monique	_		Ca	ase nu	mber (if known)			
Copy line 4 here						F	For De	ebtor 1				
5a. Tax, Medicare, and Social Security deductions		Сор	y line 4 here	4		9	5	4,896.67	7			
5a. Tax, Medicare, and Social Security deductions	5.	List	all payroll deductions:									
55. Mandatory contributions for retirement plans 55. 5. 0.00 \$ N/A				5	2		\$	511 19		\$	NI/A	
Sc. Voluntary contributions for retirement plans Sc. \$ 0.000 \$ N/A			· · · · · · · · · · · · · · · · · · ·				·		_			
Section Sect			,				·		_	·		
55.			·				·		_	·		
St. Domestic support obligations St. S. D.000 S. N/A			• • • •				·		_	·		
59				_					_	· <u> </u>		
Sh. Other deductions. Specify: Medical 5h.+ \$ 208.37 + \$ N/A Dental \$ 16.92 \$ N/A VISION Plan \$ 16.92 \$ N/A VISION Plan \$ 16.92 \$ N/A VISION Plan \$ 14.54 \$ N/A BFW credit \$ \$ -86.67 \$ N/A 401(k) Plan \$ 244.83 \$ N/A Children's life \$.0.93 \$ N/A 401(k) Plan \$ 244.83 \$ N/A 401(k) Plan \$.0.93 \$ N/A 601(k) Plan \$.0.93 \$ N/A 601(k) Plan \$.0.93 \$ N/A 601(k) Plan \$.0.90 \$ N/A 601(k)									_	·		
Dental \$ 16.92 \$ N/A							·		_	· 		
Vision Plan		0111		—					_	· <u> </u>		
BFW credit 401(k) Plan							·		_			
401(k) Plan				_		9	· —		_	\$		
Children's life				_		9	\$ 		_	\$		
RecQuest-Grossup						9	\$ 		_	\$		
RecQuest-Grossup \$ 0.00 \$ N/A			401(k) loan			5	\$	66.15	5	\$	N/A	
Garn prct-assignment Garn prct-assignment (fee) 6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. \$ 1,312.37 \$ N/A 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$ 3,584.30 \$ N/A 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly income. See income from rental property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8b. Interest and dividends 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$ 0.00 \$ N/A 8d. Unemployment compensation 8d. \$ 0.00 \$ N/A 8e. Social Security 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: 8g. Pension or retirement income 8h. Other monthly income. Specify: Foster Care Income 8h. \$ 0.00 \$ N/A 9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 9. \$ 1,250.00 \$ N/A 10. Calculate monthly income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 9. \$ 1,250.00 \$ N/A 11. \$ 1,4834.30 \$ N/A 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Mrite that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12. \$ 4,834.30 Combined			QuestBenefitsPlus			9	\$	336.12	2	\$	N/A	
Garn prct-assignment (fee) Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. Below the payroll deductions and the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. Below the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. Below the payroll deductions. Add lines 6a+6b+5c+5d+8e+8f+8g+8h. Below the payroll deductions. Add line 7a+1ine 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filling spouse. Below the payroll deductions. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. Below the payroll deductions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Below the payroll deduction and better 2 or non-filling spouse. Below the payroll deduction to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Below the payroll deduction to the the expenses that you list in Schedule J. Include contributions from an unmarried partner, mem			RecQuest-Grossup				·	0.00	<u>)</u>	\$	N/A	
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. \$ 1,312.37 \$ N/A 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$ 3,584.30 \$ N/A 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8b. Interest and dividends 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include allmony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation 8e. Social Security 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: 8g. Pension or retirement income 9h. Other monthly income. Specify: Foster Care Income 10. \$ 4,834.30 + \$ N/A 10. Calculate monthly income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 9. \$ 1,250.00 \$ N/A 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12. Combined				_			·		_	· <u> </u>		
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8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8b. Interest and dividends 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$ 0.00 \$ N/A 8d. Unemployment compensation 8d. \$ 0.00 \$ N/A 8e. Social Security 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: 8g. Pension or retirement income 8g. \$ 0.00 \$ N/A 8h. Other monthly income. Specify: Foster Care Income 8h. \$ 1,250.00 \$ N/A 10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. +\$ 0.000 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12. 4,834.30 Combined	7.	Calc	culate total monthly take-home pay. Subtract line 6 from line 4.	7	-	\$	·	3,584.30)_	\$	N/A	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12. Combined		8b. 8c. 8d. 8e. 8f.	profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Interest and dividends Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income	8 8 8 8	b. c. d. e. f. g.		6	0.00 0.00 0.00 0.00		\$ \$ \$ \$ \$	N/A N/A N/A N/A	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12. Combined	_					Г			=			
Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. +\$ 0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12. Combined	9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9		\$		1,250.00)	\$	N/A	
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify: 11. +\$ 0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities</i> and Related <i>Data</i> , if it applies Combined	10.			10.	\$	_	4,8	334.30 +	\$_ 	N/A		4,834.30
Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12. 4,834.30	11.	Incluothe Do r	ide contributions from an unmarried partner, members of your household, your de r friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not ava	epend		-	•			Schedule J.	+\$	0.00
Combined	12.										\$	4,834.30
MANTALV INCAMO		* * 110	o and amount on thoodininary of contourios and clausical cultimary of Certain	LIGHT		c	ATIO IN	olatoa Data,	11	. applico =	Combin	ed

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Debtor 1	Martin, Latisha	Monique	Case number (if known)	
13. D o	you expect an incre No.	ease or decrease within the year after you file this form?		
	Yes. Explain:			

Official Form 106I Schedule I: Your Income page 3

Fill in this inform	nation to identify you	ur case:				
Debtor 1	Latisha Moni				ck if this is:	
Debtor 2 (Spouse, if filing)					An amended filing A supplement show expenses as of the	ring postpetition chapter 13 following date:
United States Bar	kruptcy Court for the:	NORTHERN DISTRICT OF ILLIN EASTERN DIVISION	NOIS,	-	MM / DD / YYYY	
Case number (If known)						
	orm 106J					
	e J: Your E	-				12/1
information. If		possible. If two married people are ded, attach another sheet to this fin.				
Part 1: Des 1. Is this a jo	cribe Your Housel	nold				
■ No. Go □ Yes. D o		a separate household?				
□	No	t file Official Form 106J-2, <i>Expenses</i>	for Separate Household	of Debtor	· 2.	
2. Do you ha	ve dependents?	□No				
Do not list Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relations Debtor 1 or Debtor 2	ship to	Dependent's age	Does dependent live with you?
Do not sta dependent			Daughter		18	□ No ■ Yes
			Daughter		17	□ No ■ Yes
			Daughter		9	□ No ■ Yes
			Daughter		10	□ No ■ Yes
			Daughter		7	□ No ■ Yes
expenses	xpenses include of people other the nd your dependen					
		g Monthly Expenses				
	a date after the ba	ur bankruptcy filing date unless y ankruptcy is filed. If this is a supp				
	assistance and hav	on-cash government assistance if re included it on Schedule I: Your			Your exp	enses
	or home ownersh and any rent for the	ip expenses for your residence. Ir ground or lot.	nclude first mortgage	4. \$	·	1,150.00
If not inclu	uded in line 4:					
4a. Rea	l estate taxes			4a. \$;	0.00
	•	or renter's insurance		4b. \$		0.00
		pair, and upkeep expenses		4c. \$		0.00
		on or condominium dues nts for your residence, such as hor	me equity loans	4d. \$ 5. \$		0.00 0.00

Official Form 106J Schedule J: Your Expenses page 1

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Debtor 1 Martin, Latisha Monique Case number (if known)

Official Form 106J Schedule J: Your Expenses page 2

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Deb	tor 1	Martin, La	atisha Monique	Case nun	mb	er (if known)	
6.	Utilitie	es:					
	6a.	Electricity, h	neat, natural gas	6a.	١.	\$	300.00
	6b.	Water, sewe	er, garbage collection	6b	١.	\$	0.00
	6c.	Telephone,	cell phone, Internet, satellite, and cable services	6c.		\$	255.00
	6d.	Other. Spec	ify: cell phone 6 lines	6d	١.	\$	450.00
7.	Food	and housek	ceeping supplies	7.		\$	600.00
8.	Childe	care and ch	ildren's education costs	8.		\$	300.00
9.	Clothi	ing, laundry	, and dry cleaning	9.		\$	310.00
10.	Perso	onal care pro	oducts and services	10.		\$	200.00
11.		-	al expenses	11.		\$	65.00
12.			nclude gas, maintenance, bus or train fare.	12.		¢	525.00
12		ot include car	, ,	13.		•	
			ubs, recreation, newspapers, magazines, and books			\$	0.00
14.			butions and religious donations	14.	•	\$	0.00
15.	Insura		urance deducted from your pay or included in lines 4 or 2	20			
		Life insuran		.o. 15a	1	\$	171.00
		Health insur		15b		\$	0.00
		Vehicle insu		15c		\$	135.00
		Other insura		15d		\$	0.00
16			ude taxes deducted from your pay or included in lines 4 or			Ψ	0.00
	Specif	fy:		16.		\$	0.00
17.			se payments: ts for Vehicle 1	17a	ı	\$	389.00
			ts for Vehicle 2	17b			0.00
		Other. Spec		17c		\$	0.00
		Other. Spec	·	17d		·	0.00
1Ω		•	f alimony, maintenance, and support that you did not			Ψ	0.00
10.			our pay on line 5, Schedule I, Your Income (Official Fo			\$	0.00
19.			you make to support others who do not live with you.	• • • • • •		\$	0.00
	Specif			19.		·	
20.	Other	real proper	ty expenses not included in lines 4 or 5 of this form of	r on Schedule I: You	ur	Income.	
	20a.	Mortgages of	on other property	20a	١.	\$	0.00
	20b.	Real estate	taxes	20b	١.	\$	0.00
	20c.	Property, ho	meowner's, or renter's insurance	20c		\$	0.00
	20d.	Maintenance	e, repair, and upkeep expenses	20d	١.	\$	0.00
	20e.	Homeowner	's association or condominium dues	20e	٠.	\$	0.00
21.	Other	r: Specify:	Clothing for P.G.	21.		+\$	75.00
		hing for A.				+\$	75.00
22	Calcu	ılate vour m	onthly expenses		ſ		
		Add lines 4 th	•			\$	5,000.00
			(monthly expenses for Debtor 2), if any, from Official For	m 106.l-2		\$	3,000.00
			and 22b. The result is your monthly expenses.	III 1000-2		\$	<u> </u>
	220. A	nuu iii i e ZZd č	and 22b. The result is your monthly expenses.			Ψ	5,000.00
23.		-	onthly net income.		_		
	23a.	Copy line 12	2 (your combined monthly income) from Schedule I.	23a	١.	\$	4,834.30
	23b.	Copy your m	nonthly expenses from line 22c above.	23b	۰.	-\$	5,000.00
	23c	Subtract voi	ur monthly expenses from your monthly income.				7
	200.	•	s your monthly net income.	23c.	. [\$	-165.70
24.	For exa	ample, do you	n increase or decrease in your expenses within the ye expect to finish paying for your car loan within the year or do yourns of your mortgage?				or decrease because of a
	■ No).					
	☐ Ye	_	Explain here:				

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Fill in this inform	nation to identify your o	ase:					
Debtor 1	Latisha Monique	Martin					
	First Name	Middle Name	Last Na	me			
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Na	me			
United States Bar	nkruptcy Court for the:	NORTHERN DISTRIC	CT OF ILLINOIS,	EASTERN DIVISIO	N		
Case number						☐ Check if the amended to	
Official Form				_			
Declarat	ion About a	ın Individua	al Debto	r's Sched	lules		12/15
years, or both. 18	or property by fraud in U.S.C. §§ 152, 1341, 15 Below		kruptcy case ca	n result in fines up	to \$250,000,	or imprisonment for	up to 20
Did you pay	or agree to pay some	one who is NOT an atto	rney to help you	fill out bankruptc	y forms?		
■ No							
☐ Yes. N	ame of person					ruptcy Petition Prepar and Signature (Officia	
	ty of perjury, I declare t true and correct.	hat I have read the sun	nmary and sched	lules filed with this	s declaration	and	
Latisha	sha Monique Martin I Monique Martin e of Debtor 1		XSi	gnature of Debtor 2			

Date ____

Date May 16, 2016

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		Docume	nt Page 46 of 63			
Fill in this infor	mation to identify your	case:				
Debtor 1	Latisha Monique	Latisha Monique Martin				
	First Name	Middle Name	Last Name)		
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS, EASTERN DIVISIO	<u>N</u>		
Case number					- 0	
(ii known)					amended filing	
United States Ba				N	☐ Check if this is a amended filing	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Par	t 1: Summarize Your Assets		
			r assets e of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$_	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$_	9,731.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$_	9,731.00
Par	t 2: Summarize Your Liabilities		
			r liabilities ount you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column AAmount of claim, at the bottom of the last page of Part 1 of Schedule D	\$_	5,557.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e & chedule E/F	\$_	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j & chedule E/F	\$_	71,979.58
	Your total liabilities	\$	77,536.58
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income(Official Form 106I) Copy your combined monthly income from line 12 oSchedule I	\$_	4,834.30
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$_	5,000.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other.	ner sche	edules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a perpurpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C.§ 159.	ersonal,	family, or household

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the

court with your other schedules.

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Debtor 1 Martin, Latisha Monique Document Page 47 of 63 Case number (if known)

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$_____5,019.33

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Bort 4 on Calcada la E/E againsthe fall and an	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

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Fill	in this inform	ation to identify your	case:			
Deb	otor 1	Latisha Monique	- Martin			
		First Name	Middle Name	Last Name		
	otor 2 use if, filing)	First Name	Middle Name	Last Name		
					ICION	
Unii	ied States Bar	kruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS, EASTERN DIV	151011	
Cas (if kn	e number own)				_	Check if this is an amended filing
	ficial For		Affairs for Individ	duals Filing for B	ankruptcy	4/1
Be a infor (if kr	s complete and mation. If monotonic mation is more mation. If monotonic materials are materials and materials are materials.	nd accurate as possik ore space is needed, or every question.	ole. If two married people ar attach a separate sheet to th	e filing together, both are e nis form. On the top of any	qually responsible for supply additional pages, write your	ying correct name and case number
Par			rital Status and Where You	Lived Before		
۱.	What is your	current marital statu	S'?			
	☐ Married					
	Not mar	ried				
2.	During the la	st 3 years, have you	lived anywhere other than v	where you live now?		
	■ No □ Yes. List	all of the places you liv	red in the last 3 years. Do not	nclude where you live now.		
	Debtor 1 Pri	or Address:	Dates Debtor 1 there	lived Debtor 2 Prior Ac	ldress:	Dates Debtor 2 lived there
					ty property state or territory?	
	■ No					
	_	ke sure you fill out <i>Sch</i> e	edule H: Your Codebtors (Offi	cial Form 106H).		
		•	,	,		
Par	Explain	n the Sources of You	Income			
1.	Fill in the tota	I amount of income you	ployment or from operating a received from all jobs and a ave income that you receive to	II businesses, including part-		dar years?
	□ No					
	Yes. Fill	in the details.				
			Debter 4		Debter 2	
			Debtor 1 Sources of income	Gross income	Debtor 2 Sources of income	Gross income
			Check all that apply.	(before deductions and exclusions)	Check all that apply.	(before deductions and exclusions)
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$20,680.79	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

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Case number (if known) Document

Debtor 1 Martin, Latisha Monique

			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	last calen uary 1 to	dar year: December 31, 2015)	■ Wages, commissions, bonuses, tips	\$58,952.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	
		dar year before that: December 31, 2014)	■ Wages, commissions, bonuses, tips	\$60,040.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	
!	other publi you are fili List each s	c benefit payments; pens ng a joint case and you ha	er that income is taxable. Examions; rental income; interest; divave income that you received too	ridends; money collected from gether, list it only once under E	lawsuits; royalties; and gamb Debtor 1.	
			Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:			2016 foster care income	\$5,400.00		
	last calen uary 1 to	dar year: December 31, 2015)	2015 withdrawal from 401k	\$1,146.00		
			2015 foster care income	\$1,800.00		
		dar year before that: December 31, 2014)	2014 withdrawal from 401k	\$558.00		
Part		•	Made Before You Filed for E debts primarily consumer	•		
	□ No.		Debtor 2 has primarily consulting personal, family, or household		are defined in 11 U.S.C. § 101	(8) as "incurred by an
		□ No. Go to line □ Yes List below creditor. D	ore you filed for bankruptcy, did 7. each creditor to whom you paid o not include payments for don to an attorney for this bankruptc	a total of \$6,425* or more in o	ne or more payments and the	
			t on 4/01/19 and every 3 years a		after the date of adjustment.	
	■ Yes.		or both have primarily consulore you filed for bankruptcy, did		\$600 or more?	
		■ No. Go to line	7.			

Official Form 107

List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for

this bankruptcy case.

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	Creditor's Name and Address	Dates of payment	Total amount	Amount you	Was this pa	ayment for	
	oreator s name and Address	Dates of payment	paid	still owe	was tills pe	lyment for	
	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.						
	No						
	Yes. List all payments to an insider. Insider's Name and Address	Dates of navement	Total amount	Amazint viair	December	this payment	
	insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment	
	Within 1 year before you filed for bankruptc; insider? Include payments on debts guaranteed or cosign		nents or transfer a	ny property on acc	count of a del	ot that benefited an	
	Yes. List all payments to an insider						
	Insider's Name and Address	Dates of payment	Total amount	Amount you		this payment	
			paid	still owe	Include cred	litor's name	
Par	t 4: Identify Legal Actions, Repossessions	s, and Foreclosures					
	Within 1 year before you filed for bankrupto: List all such matters, including personal injury cand contract disputes. No						
	Yes. Fill in the details.		_				
	Case title Case number	Nature of the case	Court or agency		Status of th	e case	
	BROTHER LOAN FINAN vs. Latisha Martin 14M1139844 14M1139844	Judgment	COOK LAW MAGISTRATE- 50 West Washington, Room 602 Chicago, IL 60602		□ Pending□ On appeal■ Concluded		
					Unsatisfie	ed - \$6,561.00	
	AAA Checkmate LLC vs. Latisha Martin 14M1-139790	Judgment	t COOK LAW MAGISTRAT CHICAGO 50 West Washington, Roo 602 Chicago, IL 60602		☐ Pending ☐ On appe ☐ Conclud	eal	
					Unsatisfied - \$6,561.00		
10.	Within 1 year before you filed for bankruptc. Check all that apply and fill in the details below No. Go to line 11. Yes. Fill in the information below.		ty repossessed, fo	reclosed, garnish	ed, attached,	seized, or levied?	
	Creditor Name and Address			Date		Value of the property	
	Welfare Litigation Bureau	Explain what happened Garnished Wages		Octo	her 2015	\$2,278.00	
	160 N La Salle St Ste N1000 Chicago, IL 60601-3118	Garnished Wages October 2015 \$2, □ Property was repossessed.			\$2,27 0.00		
		☐ Property was foreclose					
		■ Property was garnished.					
	☐ Property was attached, seized or levied.						

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Case number (if known) Document Debtor 1 Martin, Latisha Monique

11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment becomes No ☐ Yes. Fill in the details.	otcy, did any creditor, including a bank or financial insti ause you owed a debt?	itution, set off any am	ounts from your
	Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
12.	Within 1 year before you filed for bankrupte court-appointed receiver, a custodian, or a ■ No □ Yes	cy, was any of your property in the possession of an as nother official?		t of creditors, a
Pa	t 5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankrup No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 process.	tcy, did you give any gifts with a total value of more that	an \$600 per person? Dates you gave	Value
	person Person to Whom You Gave the Gift and Address:	•	the gifts	
14.		tcy, did you give any gifts or contributions with a total ribution.	value of more than \$6	600 to any charity?
	Gifts or contributions to charities that tot more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	al Describe what you contributed	Dates you contributed	Value
Pai	t 6: List Certain Losses			
15.	Within 1 year before you filed for bankrupte or gambling? No Yes. Fill in the details.	cy or since you filed for bankruptcy, did you lose anyth	ning because of theft,	fire, other disaster,
	Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
Pa	t 7: List Certain Payments or Transfers			
16.	consulted about seeking bankruptcy or pre	cy, did you or anyone else acting on your behalf pay or sparing a bankruptcy petition? arers, or credit counseling agencies for services required in y		y to anyone you
	□ No ■ Yes. Fill in the details.			
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	Urgent Credit Counseling, Inc 219 SW Stark St Ste 200 Portland, OR 97204-2648	\$16 for credit counseling certifcate	05/2016	\$16.00
	Law Office of Tracey N. Duval 200 S Wacker Dr Ste 3100 Chicago, IL 60606-5829	\$33.00 Credit Report \$335 for Court Filing Fees	05/16/2016	\$368.00

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Debtor 1	Martin, Latisha Monique		Case number (if known)	

17.	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes. Fill in the details.						
	Person Who Was Paid Address	Description and vertransferred	alue of any proper	1	Date payment or transfer was made	Amount o paymen	
18.	Within 2 years before you filed for bankruptcy transferred in the ordinary course of your bus include both outright transfers and transfers made gifts and transfers that you have already listed on No Yes. Fill in the details.	siness or financial affair e as security (such as the	rs?				
	Person Who Received Transfer Address Person's relationship to you	Description and very property transferr			y property or eceived or debts ange	Date transfer was made	
19.	Within 10 years before you filed for bankrupte beneficiary? (These are often called asset-prote No ☐ Yes. Fill in the details.		property to a self	-settled trust o	or similar device of	which you are a	
	Name of trust	Description and va	alue of the propert	ty transferred		Date Transfer was made	
Par	8: List of Certain Financial Accounts, Insti	ruments, Safe Deposit I	Boxes, and Storage	e Units			
20.	Within 1 year before you filed for bankruptcy, sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associa No Yes. Fill in the details.	other financial account ations, and other financ	s; certificates of dial institutions.	eposit; shares	s in banks, credit u	nions, brokerage	
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account instrument	close	account was ed, sold, ed, or ferred	Last balance before closing or transfe	
21.	Do you now have, or did you have within 1 ye cash, or other valuables?	ear before you filed for I	oankruptcy, any sa	afe deposit bo	x or other deposito	ory for securities,	
	■ No □ Yes. Fill in the details.						
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acco Address (Number, St and ZIP Code)		escribe the co	ntents	Do you still have it?	
22.	Have you stored property in a storage unit or	·	nome within 1 year	r before you fi	led for bankruptcy	?	
	■ No □ Yes. Fill in the details.						
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, St and ZIP Code)		escribe the co	ntents	Do you still have it?	
Par	9: Identify Property You Hold or Control for	,					

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for

Case 16-16417 Doc 1 Filed 05/16/16 Entered 05/16/16 11:10:04 Page 53 of 63 Document ase number (if known) Debtor 1 Martin, Latisha Monique someone. Nο Yes. Fill in the details Describe the property Value Owner's Name Where is the property? (Number, Street, City, State and ZIP Address (Number, Street, City, State and ZIP Code) Part 10: Give Details About Environmental Information For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No Yes. Fill in the details. Name of site Environmental law, if you Date of notice Governmental unit Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it ZIP Code) 25. Have you notified any governmental unit of any release of hazardous material? ☐ Yes. Fill in the details. Name of site Governmental unit Environmental law, if you Date of notice Address (Number, Street, City, State and Address (Number, Street, City, State and ZIP Code) know it ZIP Code) 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. Nο Yes. Fill in the details.

Case Title Court or agency Nature of the case Case Number Name Address (Number, Street, City, State

and ZIP Code)

Status of the case

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time

A member of a limited liability company (LLC) or limited liability partnership (LLP)

☐ A partner in a partnership

☐ An officer, director, or managing executive of a corporation

☐ An owner of at least 5% of the voting or equity securities of a corporation

Case 16-16417 Doc 1 Filed 05/16/16 Entered 05/16/16 11:10:04 Page 54 of 63 Document ase number (if known) Debtor 1 Martin, Latisha Monique No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Employer Identification number Business Name** Describe the nature of the business **Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name **Date Issued** Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Latisha Monique Martin Latisha Monique Martin Signature of Debtor 2 Signature of Debtor 1 Date May 16, 2016 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No

. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

Official Form 107

☐ Yes

■ No

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Fill in this info	ormation to identify your case:		Check or	ne box only as d	irected in this form and	in Form
Debtor 1	Latisha Monique Martin		122A-1S			
Debtor 2	-		■ 1. ⁻	There is no pres	umption of abuse	
(Spouse, if filing)			l	·	o determine if a presur	mation of abuse
United States	s Bankruptcy Court for the: Northern District of Division	of Illinois, Eastern		applies will be n	nade under <i>Chapter 7 l</i> l cial Form 122A-2).	•
Case numbe (if known)	r				does not apply now bed out it could apply later.	ause of qualified
			□ Cł	neck if this is a	n amended filing	
Official	Form 122A - 1					
Chapte	r 7 Statement of Your Cur	rent Monthly	/ Incom	е		12/1
a separate she number (if kno military service Part 1:	e and accurate as possible. If two married people a set to this form. Include the line number to which the line). If you believe that you are exempted from a pie, complete and file Statement of Exemption from a Calculate Your Current Monthly Income	ne additional information resumption of abuse bec Presumption of Abuse Ui	applies. On the	top of any addit ot have primarily	ional pages, write your i consumer debts or beca	name and case ause of qualifying
_	s your marital and filing status? Check one on	ly.				
_	married. Fill out Column A, lines 2-11.					
_	ried and your spouse is filing with you. Fill ou					
_	ried and your spouse is NOT filing with you.					
_	ving in the same household and are not lega	•		•		
р	iving separately or are legally separated. Fill of enalty of perjury that you and your spouse are legular for reasons that do not include evading the N	gally separated under no	nbankruptcy la	w that applies or	•	
101(10A). F 6 months, a	overage monthly income that you received from all For example, if you are filing on September 15, the 6-med the income for all 6 months and divide the total by the rental property, put the income from that property in	nonth period would be Marc 6. Fill in the result. Do not i	ch 1 through Aug include any inco	gust 31. If the amo me amount more t	unt of your monthly incom han once. For example, if	ne varied during the
			Colu Debt	mn A or 1	Column B Debtor 2 or non-filing spouse	
	ross wages, salary, tips, bonuses, overtime, a deductions).	and commissions (befo	ore all \$	4,394.33	\$	
	y and maintenance payments. Do not include B is filled in.	payments from a spous	e if \$	0.00	\$	
of you from an roomma	ounts from any source which are regularly pa or your dependents, including child support. unmarried partner, members of your household, ates. Include regular contributions from a spouse include payments you listed on line 3	Include regular contribution your dependents, parent	utions ts, and	0.00	\$	
5. Net inc	ome from operating a business, profession, o					
	eceipts (before all deductions)	\$ 0.00 -\$ 0.00				
	y and necessary operating expenses nthly income from a business, profession, or far	0.00	here -> \$	0.00	\$	
	ome from rental and other real property	11 2 0:00 COPY	——————————————————————————————————————		Ψ	
J. 1461 IIIU	one nom remarand other real property	Debtor 1				
Gross r	eceipts (before all deductions)	\$0.00				
	y and necessary operating expenses	-\$ 0.00				
Net mo	nthly income from rental or other real property	\$ 0.00 Copy	here -> \$	0.00	\$	
7. Interes	t, dividends, and royalties		\$	0.00	\$	

Official Form 122A-1

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Case number (if known)

				Column A Debtor 1		Column B Debtor 2 or non-filing spouse
8.	Unemployment compensation			\$	0.00	\$
	Do not enter the amount if you contend that the amount re Social Security Act. Instead, list it here:	eceived was a benefit u	nder the			
	For you\$	0.	00_			
	For you \$ For your spouse \$					
9.	Pension or retirement income. Do not include any amounder the Social Security Act.	unt received that was a	a benefit	\$	0.00	\$
10.	Income from all other sources not listed above. Specinot include any benefits received under the Social Securit a victim of a war crime, a crime against humanity, or interior in the security of the sources on a separate page and put in the sources of the security of the	y Act or payments recenational or domestic te	eived as			
	Foster Care Income			\$6	25.00	\$
				\$	0.00	\$
	Total amounts from separate pages, if any.		+	\$	0.00	\$
11.	Calculate your total current monthly income. Add line each column. Then add the total for Column A to the tot		\$5	5,019.33	+ \$	Total current monthly income
Part	2: Determine Whether the Means Test Applies to	You				income
12.	Calculate your current monthly income for the year.	Follow these steps:				
	12a. Copy your total current monthly income from line 1	1		Сору	line 11 he	\$5,019.33
	Multiply by 12 (the number of months in a year)					x 12
	12b. The result is your annual income for this part of the	form				12b. \$ 60,231.96
13.	Calculate the median family income that applies to y	ou. Follow these steps	:			
	Fill in the state in which you live.	IL				
	Fill in the number of people in your household.	6				
	Fill in the median family income for your state and size of	***************************************				13. \$ 103,721.00
	To find a list of applicable median income amounts, go of form. This list may also be available at the bankruptcy c		ecifiea in	tne separate	e instructio	ons for this
14.	How do the lines compare?					
	14a. Line 12b is less than or equal to line 13. Or Go to Part 3.	n the top of page 1, ch	eck box 1	T,here is no p	resumptio	n of abuse.
	14b. Line 12b is more than line 13. On the top o Go to Part 3 and fill out Form 122A-2.	f page 1, check box 21,	he presu	mption of abu	use is dete	rmined by Form 122A-2.
Part	3: Sign Below					
	By signing here, I declare under penalty of perjury th	at the information on th	nis statem	ent and in an	y attachme	ents is true and correct.
	X /s/ Latisha Monique Martin					
	Latisha Monique Martin Signature of Debtor 1					
	Date May 16, 2016 MM / DD / YYYY					
	If you checked line 14a, do NOT fill out or file Form	ı 122A-2.				
	If you checked line 14b, fill out Form 122A-2 and fil					

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Debtor 1 Martin, Latisha Monique Case number (if known)

Current Monthly Income Details for the Debtor

Debtor Income Details:

Income for the Period 11/01/2015 to 04/30/2016.

Line 10 - Income from all other sources Source of Income: Foster Care Income Constant income of \$625.00 per month.

Official Form 122A-1

Certificate Number: 15557-ILN-CC-027371869



CERTIFICATE OF COUNSELING

I CERTIFY that on May 1, 2016, at 1:29 o'clock PM CDT, Latisha Monique Martin received from Urgent Credit Counseling, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Northern District of Illinois, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: May 1, 2016 By: /s/Liticia Johnson

Name: Liticia Johnson

Title: Counselor

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee \$1.717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-16417 Doc 1 Filed 05/16/16 Entered 05/16/16 11:10:04 Desc Main Document Page 63 of 63

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois, Eastern Division

In re	Martin, Latisha Monique		Case No.			
		Debtor(s)	Chapter	7		
	DISCLOSURE OF COMPE	NSATION OF ATT	ORNEY FOR D	EBTOR		
c	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendere be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
	For legal services, I have agreed to accept		\$	900.00		
	Prior to the filing of this statement I have received		\$	0.00		
	Balance Due		\$	900.00		
2. T	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
3. T	The source of compensation to be paid to me is:					
	☐ Debtor ☐ Other (specify): Hyatt Le	egal				
4. I	I have not agreed to share the above-disclosed compe firm.	nsation with any other perso	on unless they are men	bers and associates of	my law	
[☐ I have agreed to share the above-disclosed compensate copy of the agreement, together with a list of the name				w firm. A	
5. I	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:					
b c	 Analysis of the debtor's financial situation, and render Preparation and filing of any petition, schedules, states Representation of the debtor at the meeting of creditor [Other provisions as needed] 	ment of affairs and plan whi	ch may be required;	-	uptcy;	
6. E	By agreement with the debtor(s), the above-disclosed fee	does not include the followi	ng service:			
		CERTIFICATION				
	certify that the foregoing is a complete statement of any ankruptcy proceeding.	agreement or arrangement f	For payment to me for	representation of the de	ebtor(s) in	
M	ay 16, 2016	/s/ Tracey N. Du	val		_	
Da	ate	Tracey N. Duval Signature of Attorn				
		Law Office of Tr				
		200 S. Wacker D				
		Chicago, IL 6060	06 Fax: (866) 853-5738	,		
		traceyduval@ne				
		Name of law firm			_	